

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

3 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

3 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Steve E. Minieri  
Elaine D. Minieri**

Case No.: **17-35386**

Judge: **VFP**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original  
☒ Motions Included

☒ Modified/Notice Required  
☐ Modified/No Notice Required

Date: **8/26/2020**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney \_\_\_\_\_ Initial Debtor: SEM Initial Co-Debtor EDM

### Part 1: Payment and Length of Plan

a. The debtor shall pay 100.00 Monthly to the Chapter 13 Trustee, starting on September 1, 2020 for approximately 28 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☒ Other sources of funding (describe source, amount and date when funds are available): \$3,200 already paid into plan.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
 Description:  
 Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
 Description:  
 Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Scura, Wigfield, Heyer, Stevens &amp; Cammarota, LLP</b>	<b>Administrative</b>	<b>As determined by the court after a fee application is filed.</b>

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Pnc Mortgage	243 Pulaski Ave. Wallington, NJ 07057 Bergen County	1,632.73	0.00	1,632.73	2,106.22

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Ford Motor Credit	DJ-081212-2001	6,487.03	245,000.00	464,567.07	0.00	0.00	0.00
Novad Management Consulting/Dept. of HUD	243 Pulaski Ave., Wallington, NJ 07057 Bergen County	68,961.33	245,000.00	395,875.74	0.00	0.00	0.00
Citimortgage	243 Pulaski Ave., Wallington, NJ 07057 Bergen County	58,710.00	245,000.00	337,165.74	0.00	0.00	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
American Honda Finance	2017 Honda HR-V - April 2020	13,550	0.00
American Honda Finance	2017 Honda Accord - April 2020	13,075	0.00
American Honda Finance	2016 Honda CRV	unknown	0.00

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan** ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims** ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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## Part 7: Motions ☐ NONE

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

### a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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### b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Citimortgage	243 Pulaski Ave., Wallington, NJ 07057 Bergen County	58,710.00	249,000.00	268,204.00	0.00	ALL
Novad Management Consulting	243 Pulaski Ave., Wallington, NJ 07057 Bergen County	68,961.33	249,000.00	268,204.00	0.00	ALL
Ford Motor Credit	DJ-081212-2001	6,487.03	249,000.00	268,204.00	0.00	ALL

## Part 8: Other Plan Provisions

### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 3/04/2019.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
To reflect the Debtors surrender of 3 vehicles; add priority claims,	Part 1a was updated to reflect current payment date and length of plan; Part 3 was modified to add a priority claim; Part 4e was modified to add the surrender of the 2017 HR-V, the 2017 Accord and the 2016 Honda CRV; Part 6 was modified to remove the assumption of 2017 Honda HR-V, 2017 Honda Accord and 2016 Honda CRV leases

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 26, 2020 /s/ Steve E. Minieri  
Steve E. Minieri  
Debtor

Date: August 26, 2020 /s/ Elaine D. Minieri  
Elaine D. Minieri  
Joint Debtor

Date: August 26, 2020 /s/ David L. Stevens  
David L. Stevens 034422007 NJ  
Attorney for the Debtor(s)



## Certificate of Notice Page 8 of 10

United States Bankruptcy Court  
District of New JerseyIn re:  
Steve E. Minieri  
Elaine D. Minieri  
DebtorsCase No. 17-35386-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 52

Date Rcvd: Sep 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2020.

db/jdb +Steve E. Minieri, Elaine D. Minieri, 243 Pulaski Ave., Wallington, NJ 07057-1513  
cr +American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088  
517235314 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
517235316 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)  
517331033 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
517235315 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
517235317 +Bobs Ds Furn, CscI Dispute Team N8235-04m, Des Moines, IA 50306  
517328592 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517325037 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
517235322 +Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243  
517235326 +Discover Bank, 502 E Market St, Greenwood, DE 19950-9700  
517235328 +Ford Credit, P.O. Box 152271, Irving, TX 75015-2271  
517235330 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
517235333 +Novad Management Consulting, 2401 NW 23rd St., Ste. 1A1, Oklahoma City, OK 73107-2448  
517286664 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
517235335 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
517309978 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,  
Dallas, TX 75380-0849  
517235338 +TdrCs/raymour & Flanig, 1000 Macarthur Bv, Mahwah, NJ 07430-2035  
517299845 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2020 01:06:12 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 11 2020 01:06:09 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517271938 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 11 2020 01:06:16  
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
Irving, TX 75016-8088  
517235319 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 11 2020 01:12:27 Capital One,  
15000 Capital One Dr, Richmond, VA 23238  
517235318 E-mail/Text: cms-bk@cms-collect.com Sep 11 2020 01:05:50 Capital Management Services, LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
517235323 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 11 2020 01:05:56 Comenitybk/totalvs,  
Po Box 182789, Columbus, OH 43218-2789  
517235324 +E-mail/PDF: creditonebknknotifications@resurgent.com Sep 11 2020 01:10:54 Credit One Bank Na,  
Po Box 98875, Las Vegas, NV 89193-8875  
517235325 +E-mail/Text: electronicbkydocs@nelnet.net Sep 11 2020 01:06:13 Dept Of Education/neln,  
121 S 13th St, Lincoln, NE 68508-1904  
517248303 E-mail/Text: mrdiscen@discover.com Sep 11 2020 01:05:28 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
517235327 +E-mail/Text: mrdiscen@discover.com Sep 11 2020 01:05:28 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316  
517280477 +E-mail/Text: dplbk@discover.com Sep 11 2020 01:06:26 Discover Personal Loans,  
PO Box 30954, Salt Lake City, UT 84130-0954  
517235320 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 11 2020 01:10:49 Chase Card,  
Po Box 15298, Wilmington, DE 19850  
517235329 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 11 2020 01:05:30 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
517465278 +E-mail/PDF: resurgentbknknotifications@resurgent.com Sep 11 2020 01:11:01 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,  
LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587  
517465277 E-mail/PDF: resurgentbknknotifications@resurgent.com Sep 11 2020 01:12:37 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517346268 E-mail/PDF: resurgentbknknotifications@resurgent.com Sep 11 2020 01:11:01  
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517345208 E-mail/PDF: MerrickBKNknotifications@Resurgent.com Sep 11 2020 01:11:27 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517235331 +E-mail/PDF: MerrickBKNknotifications@Resurgent.com Sep 11 2020 01:10:39 Merrick Bank Corp,  
Po Box 9201, Old Bethpage, NY 11804-9001  
517336888 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 11 2020 01:06:09 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517235332 +E-mail/Text: kmorgan@morganlaw.com Sep 11 2020 01:06:38 Morgan Bornstein Morgan,  
1236 Brace Road K, Cherry Hill, NJ 08034-3229  
517292744 E-mail/PDF: cbp@onemainfinancial.com Sep 11 2020 01:10:42 ONEMAIN, PO BOX 3251,  
EVANSVILLE, IN. 47731-3251  
517235334 +E-mail/PDF: cbp@onemainfinancial.com Sep 11 2020 01:12:19 Onemain, Po Box 1010,  
Evansville, IN 47706-1010



District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 52

Date Rcvd: Sep 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517523774 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 11 2020 01:11:45  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
517523775 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 11 2020 01:11:45  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
517339749 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 11 2020 01:10:59  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
517235336 +E-mail/Text: bankruptcy@prosper.com Sep 11 2020 01:06:32 Prosper Marketplace In,  
101 2nd St Fl 15, San Francisco, CA 94105-3672  
517336078 +E-mail/Text: bncmail@w-legal.com Sep 11 2020 01:06:17 Prosper Marketplace Inc.,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
517338479 E-mail/Text: bnc-quantum@quantum3group.com Sep 11 2020 01:06:02  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517338868 E-mail/Text: bnc-quantum@quantum3group.com Sep 11 2020 01:06:03  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517235337 E-mail/PDF: gecsed@recoverycorp.com Sep 11 2020 01:11:29 Synch/walmart, Po Box 965024,  
El Paso, TX 79998  
517236542 +E-mail/PDF: gecsed@recoverycorp.com Sep 11 2020 01:11:30 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517264173 +E-mail/Text: electronicbkydocs@nelnet.net Sep 11 2020 01:06:13  
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911  
517235339 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Sep 11 2020 01:11:38 U.S. Dept. of HUD,  
451 7th Street S.W., Washington, DC 20410-0001

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517344733\* +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904  
517235321 ##+Christina Minieri, 243 Pulaski Ave., Wallington, NJ 07057-1513

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2020 at the address(es) listed below:

David L. Stevens on behalf of Joint Debtor Elaine D. Minieri dstevens@scura.com,  
ecfbkfilings@scuramealey.com/lrichard@scura.com/mduran@scura.com/vmajano@scura.com/martinezcr9387  
8@notify.bestcase.com  
David L. Stevens on behalf of Debtor Steve E. Minieri dstevens@scura.com,  
ecfbkfilings@scuramealey.com/lrichard@scura.com/mduran@scura.com/vmajano@scura.com/martinezcr9387  
8@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator  
for Honda Lease Trust ecfm@mailmortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 52

Date Rcvd: Sep 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8